

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Sandra Banks-Eldridge
 Debtor

Case No. 18-11830-elf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: dlw
 Form ID: 309I

Page 1 of 2
 Total Noticed: 29

Date Rcvd: Apr 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 08, 2018.

db +Sandra Banks-Eldridge, 312 Thyme Lane, Philadelphia, PA 19128-4554
 14075655 +Bankamerica, 4909 Savarese Cir, Tampa, FL 33634-2413
 14075666 Peco, 2301 Market Street, PO Box 13778, Philadelphia, PA 19101-3778
 14075671 +Trumark Financial Cu, 335 Commerce Dr, Fort Washington, PA 19034-2712
 14075672 +Verizon, Po Box 650584, Dallas, TX 75265-0584
 14075673 +Water Revenue Bureau, 1401 JFK Boulevard, Philadelphia, PA 19102-1663
 14075677 +Wfb Auto, Po Box 29704, Phoenix, AZ 85038-9704

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: info@georgettemillerlaw.com Apr 07 2018 01:31:48 GEORGETTE MILLER,
 Law Office of Georgette Miller Esq. PC, 335 Evesham Avenue, Lawnside, NJ 08045
 tr +E-mail/Text: bncnotice@phl3trustee.com Apr 07 2018 01:33:16 WILLIAM C. MILLER, Esq.,
 Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
 smg E-mail/Text: bankruptcy@phila.gov Apr 07 2018 01:32:53 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 07 2018 01:32:10
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 07 2018 01:32:41 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Apr 07 2018 01:32:29 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 14075657 EDI: BANKAMER.COM Apr 07 2018 05:28:00 Bk Of Amer, Po Box 982238, El Paso, TX 79998
 14075658 E-mail/Text: bankruptcy@phila.gov Apr 07 2018 01:32:53 City of Philadelphia,
 Department of Revenue, PO Box 1630, Philadelphia, PA 19105-1630
 14075659 +E-mail/Text: electronicbkydocs@nelnet.net Apr 07 2018 01:32:32 Dept Of Education/neln,
 121 S 13th St, Lincoln, NE 68508-1904
 14075661 +E-mail/Text: DMCCO.VBASPL@va.gov Apr 07 2018 01:33:21 Dept Of Veterans Affai,
 Po Box 11930, Saint Paul, MN 55111-0930
 14075662 +EDI: TSYS2.COM Apr 07 2018 05:28:00 Dsnb Bloom, 9111 Duke Blvd, Mason, OH 45040-8999
 14075663 +EDI: CBSKOHL.S.COM Apr 07 2018 05:28:00 Kohls/capone, N56 W 17000 Ridgewood Dr,
 Menomonee Falls, WI 53051-7096
 14075664 E-mail/Text: camanagement@mtb.com Apr 07 2018 01:31:56 M & T Bank, 1 Fountain Plz,
 Buffalo, NY 14203
 14075665 +EDI: MID8.COM Apr 07 2018 05:28:00 Midland Funding, 2365 Northside Dr Ste 30,
 San Diego, CA 92108-2709
 14075758 +EDI: PRA.COM Apr 07 2018 05:28:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14075667 +EDI: PRA.COM Apr 07 2018 05:28:00 Portfolio Recov Assoc, 120 Corporate Blvd Ste 100,
 Norfolk, VA 23502-4952
 14075669 +EDI: RMSC.COM Apr 07 2018 05:28:00 Synch/gap, Po Box 965005, Orlando, FL 32896-5005
 14075670 +EDI: WTRRN.BANK.COM Apr 07 2018 05:28:00 Td Bank Usa/targetcred, Po Box 673,
 Minneapolis, MN 55440-0673
 14075674 +EDI: WFFC.COM Apr 07 2018 05:28:00 Wells Fargo, Po Box 14517, Des Moines, IA 50306-3517
 14075675 +EDI: WFFC.COM Apr 07 2018 05:28:00 Wells Fargo Bank Auto, Po Box 29704,
 Phoenix, AZ 85038-9704
 14085657 EDI: WFFC.COM Apr 07 2018 05:28:00 Wells Fargo Bank, N.A., Wells Fargo Card Services,
 PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
 14086036 +EDI: WFFC.COM Apr 07 2018 05:28:00 Wells Fargo Bank, N.A. - Wells Fargo Auto Finance,
 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4938

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14075656* +Bankamerica, 4909 Savarese Cir, Tampa, FL 33634-2413
 14075660* +Dept Of Education/neln, 121 S 13th St, Lincoln, NE 68508-1904
 14075668* +Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
 14075676* +Wells Fargo Bank Auto, Po Box 29704, Phoenix, AZ 85038-9704

TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-2

User: dlw
Form ID: 309I

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 08, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 4, 2018 at the address(es) listed below:

GEORGETTE MILLER on behalf of Debtor Sandra Banks-Eldridge info@georgettemillerlaw.com,
georgettemillerlaw@gmail.com;mlee@georgettemillerlaw.com;gmecfmail@gmail.com;cfink@georgettemille
rlaw.com;smithcr50524@notify.bestcase.com
REBECCA ANN SOLARZ on behalf of Creditor LAKEVIEW LOAN SERVICING, LLC bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 4

Information to identify the case:			
Debtor 1	Sandra Banks-Eldridge		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	Eastern District of Pennsylvania		
Case number:	18-11830-elf		
	Social Security number or ITIN	xxx-xx-5058	
	EIN	--	
	Social Security number or ITIN	--	
	EIN	--	
	Date case filed for chapter	13 3/17/18	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Sandra Banks-Eldridge	
2. All other names used in the last 8 years		
3. Address	312 Thyme Lane Philadelphia, PA 19128	
4. Debtor's attorney Name and address	GEORGETTE MILLER Law Office of Georgette Miller Esq. PC 335 Evesham Avenue Lawnside, NJ 08045	Contact phone 856 -323-1100 Email: info@georgettemillerlaw.com
5. Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: <u>Philadelphia Office -- 8:30 A.M. to 5:00 P.M.</u> <u>Reading Office -- 8:00 A.M. to 4:30 P.M.</u> Contact phone (215)408-2800 Date: 4/6/18

For more information, see page 2

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Filing deadline: 7/15/18

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Filing deadline: 5/26/18

Filing deadline: 9/13/18

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

The debtor has filed a plan. This plan proposes payment to the trustee of 350.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on:
6/5/18 at 10:00 AM, Location: Courtroom #1, 900 Market Street, Philadelphia, PA 19107

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.